

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
VW Credit Inc. dba Audi Financial Services

In Re:  
Sam A Bhatia

Debtors.



Order Filed on August 16, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 16-31404 KCF

Adv. No.:

Hearing Date: 5/24/2017 @9:00am

Judge: Kathryn C. Ferguson

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: August 16, 2017**

A handwritten signature in black ink, appearing to read "Kathryn C. Ferguson".  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

**(Page 2)**

Debtor: Sam A Bhatia

Case No: 16-31404 KCF

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, VW Credit Inc. dba Audi Financial Services, Denise Carlon appearing, upon a motion to vacate the automatic stay as to a 2014 Audi A4, VIN: WAUFFAFL5EN005167, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Christopher J. Balala, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of May 24, 2017, Debtors are due for the installments due January 2017 through April 2017 for a total default of \$1,434.92 (4 x \$704.82 less suspense \$679.54); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,139.74 will be paid by Debtors, in addition to the regular installment payment, remitting \$356.62 per month for five months and \$356.64 for one month which additional payments shall begin on May 30, 2017 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular installment payments are to resume May 30, 2017, directly to Secured Creditor outside of the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the regular monthly installment payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Sam A Bhatia  
Debtor

Case No. 16-31404-KCF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2017.

db +Sam A Bhatia, 849 New Dover Road, Edison, NJ 08820-1806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Christopher J. Balala on behalf of Debtor Sam A Bhatia cbalala@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com

David L. Stevens on behalf of Debtor Sam A Bhatia dstevens@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com

Denise E. Carlon on behalf of Creditor VW Credit Inc. dba Audi Financial Services  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

John J. Scura, III on behalf of Debtor Sam A Bhatia jscura@scuramealey.com,  
cbalala@scuramealey.com/ecfbkfilings@scuramealey.com;ascolavino@scuramealey.com;dsklar@scuramealey.com

Michael Frederick Dingerdissen on behalf of Creditor Wells Fargo Bank, NA. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor Wells Fargo Bank, NA. nj.bkecf@fedphe.com

TOTAL: 8